Entered 10/23/19 15:20:15 Case 19-14880-CMG Doc 34 Filed 10/23/19 Desc Main

Document Page 1 of 4

Order Filed on October 23, 2019 by Clerk **U.S. Bankruptcy Court** District of New Jersey

Case No.: 19-14880 / CMG

Hearing Date: 08/21/2019

Judge: Christine M. Gravelle

Chapter: 13

In re:

Albert Russo Cn 4853

District of New Jersey

Trenton, NJ 08650

(609) 587-6888

Florence Hirschfeld

Standing Chapter 13 Trustee

UNITED STATES BANKRUPTCY COURT

Debtor(s)

## AMENDED ORDER CONFIRMING CHAPTER 13 PLAN

The relief set forth on the following pages, numbered two (2) through four (4) is **ORDERED**.

DATED: October 23, 2019

Honorable Christine M. Gravelle United States Bankruptcy Judge

Case 19-14880-CMG Doc 34 Filed 10/23/19 Entered 10/23/19 15:20:15 Desc Main Document Page 2 of 4

The plan of the debtor having been proposed to creditors, and a hearing having been held on the

confirmation of such plan, and it appearing that the applicable provisions of the Bankruptcy Code have

been complied with; and for good cause shown, it is

ORDERED that the plan of the above named debtor, dated 03/25/2019, or the last amended plan of

the debtor be and it is hereby confirmed. The Standing Trustee shall make payments in accordance

with 11 U.S.C. § 1326 with funds received from the debtor.

**ORDERED** that the plan of the debtor is confirmed to pay the Standing Trustee for a period of 60

months.

**ORDERED** that the debtor shall pay the Standing Trustee, Albert Russo, based upon the following

schedule, which payments shall include commission and expenses of the Standing Trustee in accordance

with 28 U.S.C. § 586:

\$600.00 PAID TO DATE

\$444.00 for 55 months beginning 9/1/19

**ORDERED** that the case is confirmed with a calculated plan funding of \$25,020.00. General

unsecured creditors are scheduled to receive a pro-rata dividend of funds available.

**ORDERED** that the Standing Trustee shall be authorized to submit, ex-parte, an Amended

Confirming Order, if required, subsequent to the passage of the claims bar date(s) provided under Fed.

R. Bank. P. 3002.

**ORDERED** that the debtor's attorney be and hereby is allowed a fee pursuant to the filed 2016(b)

Statement. Any unpaid balance of the allowed fee shall be paid to said attorney through the Chapter 13

plan by the Standing Trustee.

Case 19-14880-CMG Doc 34 Filed 10/23/19 Entered 10/23/19 15:20:15 Desc Main Document Page 3 of 4

**ORDERED** that if the debtor should fail to make plan payments or fail to comply with other plan provisions for a period of more than 30 days, the Standing Trustee may file, with the Court and serve upon the Debtor and Debtor's Counsel, a Certification of Non-Receipt of Payment and request that the debtor's case be dismissed. The debtor shall have fourteen (14) days within which to file with the Court and serve upon the Trustee a written objection to such Certification.

**ORDERED** that to the extent Section 7 of the debtor's plan contains motions to avoid judicial liens under 11 U.S.C. § 522(f) and/or to avoid liens and reclassify claims in whole or in part, such motions are hereby granted, except as specified below:

NO EXCEPTIONS

**ORDERED** that upon completion of the plan, affected secured creditors shall take all steps necessary to remove of record any lien or portion of any lien discharged.

**ORDERED** that the Standing Trustee is <u>not authorized</u> to pay post-petition claims filed pursuant to 11 U.S.C. § 1305(a).

**ORDERED** that section(s) 4(c) & 4 (g) is stricken from the Chapter 13 Plan.

**ORDERED** that the debtor(s) must obtain a loan modification by 10/1/19 or as extended by Loss Mitigation Order.

• Creditor TIAA, FBS, PACER claim #8-1, will be paid through the Chapter 13 Plan until an Amended Proof of Claim is filed.

Case 19-14880-CMG Doc 34 Filed 10/23/19 Entered 10/23/19 15:20:15 Desc Main Document Page 4 of 4

**ORDERED** that the claim of CREDIT ACCEPTANCE CORP, court claim #1-1, will be paid as if in the plan, and the Trustee is authorized to pay such claim.

**ORDERED** that if the debtor has provided for a creditor to be paid in the plan and no Proof of Claim is filed by such creditor before expiration of the applicable bar date, the debtor, pursuant to F.R.B.P. 3004, must file a Proof of Claim on behalf of the creditor within 30 days of the expiration of the applicable bar date. If the time period pursuant to F.R.B.P. 3004 has expired, the debtor must file a Proof of Claim on behalf of the creditor **and** file a motion to allow the Trustee to pay the late filed claim, or the debtor may obtain a Consent Order with the creditor authorizing the Trustee to pay an amount certain in the plan.

## **ORDERED** as follows:

The debtor shall make Chapter 13 plan payments via third-party online payment provider Nationwide TFS EWAGE or the attorney for the debtor shall prepare and serve a Wage Order upon the debtor's employer within ten days of the August 21, 2019 confirmation.

Order Confirming Chapter 13 Plan

Page 4 of 4